

REMARKS

Claims 1-22 have been examined in this application. Claims 1, 11 and 22 have been amended. No claims have been added or canceled. Hence claims 1-22 are now pending. Reconsideration of the subject application as amended is respectfully requested.

Claims 1-22 have been rejected under 35 U.S.C. § 102(e) as being anticipated by Fleming, U. S. Pat. No. 5,953,710.

Claims 1-9 and 11-18 have been rejected under 35 U.S.C. § 102(b) as being anticipated by Kanter, U. S. Pat. No. 5,537,314.

Claim 9 has been rejected under 35 U.S.C. § 103(a) as being unpatentable over Kanter, in view of Dethloff et al., U. S. Pat. No. 4,837,422.

Claims 19-22 have been rejected under 35 U.S.C. 103(a) as being unpatentable over Dethloff et al., U. S. Pat. No. 4,837,422.

CLAIM REJECTIONS UNDER 35 U.S.C. §§ 102 and 103

Claims 1-22 have been rejected under 35 U.S.C. § 102 and/or §103 in view of Fleming, Kanter, or Dethloff. Applicant respectfully amends and traverses to overcome the rejections.

As filed, independent claim 1 provides, *inter alia*, a method for defining relationships between distinct accounts and a group. Defining the relationships “facilitate[s] group processing while maintaining independent processing of the accounts”. Application at Claim 1. Thus, two or more accounts capable of independent processing can be subjected to group processing, while maintaining their autonomous form.

In stark contrast to that claimed in claim 1, none of the art cited in the Office Action of 5/30/2001 disclose, teach or suggest defining a relationship between two or more distinct accounts that are capable of independent processing. More particularly, Fleming discloses an approach whereby a sub-account is created within a parent’s

account for a child. As a sub-account, it does not exist distinct from the parent's account and is also restrained to being the same product as that of the parent account. Thus, for example, "[t]he Credit Limit Field 34 in the parent account record 24 holds the credit limit figure set by the bank for the parent's credit card account . . . [but, a similar] credit limit is not maintained with the child's account record 26." Fleming at col. 6, lns. 30-34. This is in direct contrast to claim 1, where activity in one account can occur without changing the parameters of the other account. Thus, Fleming fails to anticipate claim 1.

Kanter fails for similar reasons. More particularly, Kanter discloses an incentive consolidation platform where a single participant account acts as a central storage of qualifying purchase history, and bonuses earned. As such, "[p]articipants need only one card or account number to participate in multiple sponsoring company programs . . ." Kanter at col. 17, lns. 6-7. Where the problem solved by the disclosure of Kanter involves the use of only a single account, it should be no surprise that Kanter does not disclose, teach or suggest defining relationships between two or more distinct accounts as provided in claim 1.

Dethloff et al. similarly fails to disclose, teach or suggest defining relationships between two or more distinct accounts. Hence, because none of the cited art, either separate or in combination, discloses each limitation of claim 1, Applicant respectfully asserts that the claim is in condition for allowance, such allowance being respectfully requested herein.

Moreover, various of the claims depending from claim 1 are also not disclosed, taught, or suggested by the cited art. For example, claim 8 includes, *inter alia*, providing parameters that correspond to group processing options, wherein the parameters include a reward pooling option. None of the cited art provide for defining relationships between two or more distinct accounts so that rewards offered by each of the accounts can be aggregated to a group. Thus, at least because the claims 2-10 each depend from an allowable independent claim, and because they include limitations not disclosed in the cited art, claims 2-10 are also in condition for allowance.

As amended, independent claims 11 and 22 include limitations providing for relationships between two or more distinct accounts capable of independent processing. More particularly, claim 11 provides for, *inter alia*, associating a dependent strategy with a dependent account to customize a relationship between the dependent account and the group, wherein the group includes at least the dependent account and another account, and wherein each of the dependent account and the other account are capable of independent processing. Thus, for at least the foregoing reasons, claim 11 is in condition for allowance. Further, claims 12-21 depend from claim 11 and are allowable for at least that reason.

Claim 22 provides, *inter alia*, a method for maturing a dependent account into a key account for a group, the group including at least the dependent account and an original key account that corresponds to an original primary owner, wherein the original key account is distinct from the dependent account. Thus, for at least the aforementioned reasons, claim 22 is also allowable.

#### CONCLUSION

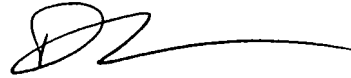
In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

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PATENT

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,



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**VERSION WITH MARKINGS TO SHOW CHANGES MADE**

1. (Once Amended Herein) A method for defining relationships between accounts and a group to facilitate group processing while maintaining independent processing of the accounts, wherein the group includes a first account corresponding to a first product and a second account corresponding to second product, the method comprising [the steps of]:

providing parameters that correspond to group processing options;  
defining a first relationship between the first account and the group by selecting values for the parameters to define a first set of group processing options; and  
defining a second relationship between the second account and the group by selecting values for the parameters to define a second set of group processing options that is independent of the first set of group processing options.

2. (As filed) The method of Claim 1, further comprising the steps of:  
grouping the first set of group processing options together; and  
labeling the first set of group processing options as a dependent strategy.

3. (As filed) The method of Claim 2, further comprising the step of:  
maintaining a strategy history for the dependent strategy, wherein the strategy history includes any changes in the group processing options associated with the strategy.

4. (As filed) The method of Claim 1, further comprising the step of:  
modifying the first relationship by modifying the first set of group processing options while maintaining the second relationship.

5. (As filed) The method of Claim 1, wherein the parameters include an authorization option.

6. (As filed) The method of Claim 1, wherein the parameters identify a liable party.

7. (As filed) The method of Claim 1, wherein the parameters include a cardholder communication option.

8. (As filed) The method of Claim 1, wherein the parameters include a reward pooling option.

9. (As filed) The method of Claim 1, wherein a primary owner is associated with the group and a first cardholder is associated with the first account, comprising the step of:

modifying ownership of the group so that the first cardholder is a new primary owner by changing a relationship parameter value for the first account from dependent to key.

10. (As filed) The method of Claim 1, further comprising the step of: maintaining account history for the accounts in the group, wherein the account history for each account includes any changes in the group processing options associated with the account and any changes in the account's membership in the group.

11. (Once Amended Herein) A method for creating a dependent strategy to customize a relationship between a dependent account and a group, the method comprising **[the steps of]**:

selecting a set of parameters from a plurality of parameters;  
defining values for the set of parameters to define group processing options;

labeling the set of parameters and the values for the set of parameters as the dependent strategy; and

associating the dependent strategy with the dependent account to customize the relationship between the dependent account and the group, wherein the

group includes at least the dependent account and another account, and wherein and the other account is processed independent from the dependent account.

12. (As filed) The method of Claim 11, further comprising the step of:  
modifying the dependent strategy by:

selecting a parameter from the set of parameters; and  
modifying the value of the selected parameter.

13. (As filed) The method of Claim 11, wherein the dependent strategy is associated with a plurality of dependent accounts that are associated with a plurality of groups, further comprising the steps of:

modifying the dependent strategy by:

selecting a parameter from the set of parameters; and  
modifying the value for the selected parameter so that the relationships between the dependent accounts associated with the dependent strategy and the groups are modified.

14. (As filed) The method of Claim 11, further comprising the step of:  
defining a second set of values for the set of parameters;

labeling the set of parameters and the second set of values as a second dependent strategy; and

associating the second dependent strategy with a second dependent account to customize the relationship between the second dependent account and the group.

15. (As filed) The method of Claim 14, further comprising the steps of:  
changing the relationship between the dependent account and the group

by:

associating the second dependent strategy with the dependent account to change the relationship between the dependent account and the group while maintaining the relationship between the second dependent account and the group.

16. (As filed) A method for defining relationships between accounts in a group to facilitate group level processing while maintaining independent processing of the accounts, comprising the steps of:

providing a plurality of dependent strategies, each dependent strategy defining a customized relationship to the group;

associating a first dependent strategy with a first account to define the relationship between the first account and the group; and

associating a second dependent strategy with a second account to define the relationship between the second account and the group.

17. (As filed) The method of Claim 16, further comprising the steps of:  
changing the relationship between the first account and the group by associating a different dependent strategy with the first account so that the relationship between the first account and the group is changed while maintaining the relationship between the second account and the group.

18. (As filed) The method of Claim 16, wherein a primary owner is associated with the group, and wherein the first dependent strategy specifies that a first cardholder associated with the first account is jointly liable for the group.

19. (As filed) A method for maturing a dependent account that is a member of a group into a key account for a second group, comprising the steps of:

selecting the dependent account; and

modifying a relationship parameter that defines the dependent account's relationship to the group from dependent to key, so that the dependent account is matured



into the key account for the second group and a dependent cardholder associated with the dependent account is matured into a primary owner of the second group.

20. (As filed) The method of Claim 19, further comprising the step of:  
maintaining account history for the dependent account by associating the account history with the key account for the second group.

21. (As filed) The method of Claim 19, wherein the group includes a plurality of dependent accounts, further comprising the steps of:

selecting a set of dependent accounts;  
moving the set of dependent accounts to the second group; and  
maintaining account histories for the set of dependent accounts.

22. (Once amended herein) A method for maturing a dependent account into a key account for a group, the group including the dependent account and an original key account that corresponds to an original primary owner, wherein the original key account is distinct from the dependent account, the method comprising [the steps of]:

selecting the dependent account;  
modifying a relationship parameter that defines the dependent account's relationship to the group from dependent to key, so that the dependent account is matured into the key account and a dependent cardholder associated with the dependent account is matured into a primary owner of the group; and

modifying a relationship parameter that defines the original key account's relationship to the group from key to dependent, so that the original key account is changed to a second dependent account and the original primary owner is changed to a second dependent cardholder.